

Debit
Exposition

THE

Examination of Vsurie,
in two Sermons.

Taken by Characteric, and after
examined.

taken by Characteric



Imprinted at London by *Thomas Orwin*
for *Thomas Man*, dwelling in Pa-
ternoster row at the signe of
the Talbot, 1591.

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To the Reader.



Eere thou hast the Sermons which haue bin oftē desired, because of the matter fit for this Citie.

One sayth, that he would neuer speake to Vsurers, and Bribemongers, but when they be vpon their deathbeds: for he which liueth by sinne, resoluetb to sinne, that he may liue. But when he goeth to hanging, Iudas himselfe will say, I haue sinned. If I speake not to Vsurers vpon their death-bed, yet I speake to Vsurers which shall lye vpon their deathbed. Three things doo giue mee hope. One is, that all hearts are in the hands of God, to call tbe at what houre he list, and therefore Saul may become an Apostle. The next is, that the third

Mat. 27. 4.

Act. 9. 15.

To the Reader.

crow doth waken mee then the former,
and therefore after the crowing of o-
ther, this crow may happily bee heard.
The last is, that there is no sinne, but
some men haue been reclaimed from it,
and so may Vsurers from their sinne.

1. Sam. 17. 51.

Therefore goe my booke like Dauid
against Goliah, and fight the Lordes
battells against Vsurers. The Lord giue
that successe to his doctrine in these
leaves, that it may consume Vsurers,
as Ioshuah droue out the Chananites
before him. If I could take but this one
weede out of the Londoners Garden,

Iosh. 5. 1.

I were answered for my health and
my strength spent amongst
them. Reade with thy
best minde, and
thou shalt pro-
fit more.

Thine H. S.



The Examination of *Usurie*; in two Sermons.

The first Sermon.

Psal. 15. vers. 1. & 5.

Lord, who shall dwell in thy Tabernacle? Who shall rest in thine holie mountaine?

Hee that giueth not his money to Usurie.



These two verses must be considered together, because one is the question, and the other is the answer: *David demands who shal come to heauen? and* *Vers. 1.*
God tels him that Vsurers shall not

1.Tim.6.17.

come thether: as if he should say, they shall goe to hell. Therefore as *Paule* taught *Timothie* to warne the which are rich, as though they had more need to be warned than other: so this sentence seemeth to bee penned for a warning to the rich, because it strikes vpon the rich mans vice.

I haue spoken of Briberie and Simonie, and now I must speake of their sister *Vsurie*. Many times haue I thought to speake of this Theame, but the arguments which are alleaged for it, haue made mee doubtfull what to say in it, because it hath gone as it were vnder protection. At last you see it falleth into my text, and therefore now I cannot bawke it any longer. Therefore if any heere haue fauoured this occupation before, let him now submit his thoughts vnto Gods thoughts; for I will alleage nothing against it, but that which is built vpon the rocke.

Vsurie is the sinne which God will
trie

trie now whether you loue better thā
his worde : that is, whether you will
leauē it if he forbid it : for if he flatly
forbid it, and yet you wilfully retaine
it, then you loue Vsurie better than
Gods word. Therefore one saith well
that our Vsurers are Heretickes, be-
cause after many admonitions, yet
they maintaine their error, and per-
sist in it obstinately as Papists doo in
Poperie. For this cause I am glad
that I haue any occasion to gripe
with this sinne, where it hath made so
many spoyles, & where it hath so ma-
ny patrons : for it is sayd that there be
more of this profession in this Citie,
than there bee in all the land beside.
There bee certaine finnes which are
like an vnreasonable enemy which
will not bee reconciled to death, and
this is one of those euerlasting finnes
which liue and dye with a man. For
when he hath resigned his pride and
his enuy & his lust, yet Vsurie remai-
neth with him, and he saith as Na-
man said, *Let the Lord be merciful vn-*

*Vsurers Here-
tikes.*

2. King 5 18.

The first Sermon

Three finnes
counted no sins.

to me in this : let mee haue a dispensa-
tion for this, as though this were a ne-
cessary sin, & he could not liue with-
out it. There bee three finnes which
are counted no finnes, & yet they do
more hurt than all their fellowes, and
those are Briberie, Nonresidencie, &
Vfurie : these three because they are
gainfull are turned from finnes to oc-
cupations. How many of this citie for
all that they are Vsurers, yet would
bee counted honest men, and would
faine haue Vsury esteemed as a trade:
whereas if it were not so gainfull, it
would be counted as great a sin as any
other, and so it is counted of all but
them which liue by it. This is the na-
ture of pleasure and profite, to make
finnes seeme no finnes if we gaine any
thing by them, but the more gainfull
a sin is, the more dangerous it is, and
the more gainfull Vfurie is, the more
dangerous it is. I wil speake the more
of it, because happely you shall not
heare of this matter againe.

The contents of
this Treatise.

First I will define what Vfurie is:
Secondly,

Secondly, I will shew you what Vsurie doth signifie: Thirdly, I will shew the vnlawfulness of it: Fourthly, I will shew the kinds of it: Fifthly, I will shew the arguments which are alleaged for it: Sixtly, I will shew the punishment of it: Seuenthly, I will shew you what opinion we should hold of the which doo not lend vppon Vsurie, but borrow vpon Vsurie. Lastly, I will shew you what they should do which haue got their riches by Vsurie.

Touching the first, Vsurie is that The definition of Vsurie. gaine which is gotten by lending, for the vse of the thing which a man lendeth, couenāting before with the borrower to receaue more than was borrowed: and therefore one calls the V-

surer a legall theefe, because before Vsurers steale by law. he steale, he tels the partie how much hee will steale, as though hee stole by lawe. This word *more*, comes in like a sixt finger, which makes a monster, because it is more than should bee.

Another defining Vsury, calleth it the *Contrarie to Charitie*: for Paule saith,

Loue

1. John 4. 8.

Loue seeketh not her owne, but Vsurie seeketh anothers which is not her owne: therefore Vsurie is farre from loue, but God is loue, saith Iohn, therefore Vsurie is farre from God too.

Marth. 22. 37.

Now, all the Commanndements of God are fulfilled by loue, which Christ noteth when hee draweth all the Commaundements to one Commandemēt, which is, *Loue God aboue all things, & thy neighbour as thy selfe:* as if hee should say, hee which loueth God, will keepe all the Commandements which respect GOD, and hee which loueth his neighbour wil keep all the Commaundements which respect his neighbor: therefore to maintaine loue, God forbiddeth al things which hinder this loue: and among the rest here he forbiddeth Vsurie, as one of her deadliest enemies: for a man cānot loue & be an Vsurer, because Vsurie is a kind of crueltie, and a kinde of extortion, and a kinde of persecution, and therefore the want of loue doth make Vsurers: for if there
were

were loue there would be no Vsurie, no deceit, no extortion, no slaundering, no reuenging, no oppression, but we should liue in peace, and ioy, and contentment like the Angels; whereby you see that all our finnes are against our selues: for if there were no deceit, then wee should not be deceiued; if there were no slander, then we should not be slandered; if there were no enuie, then we should not be enuied; if there were no extortion, then wee should not bee iniured; if there were no Vsurie, then we should not bee oppressed. Therefore Gods lawe had been better for vs than our owne lawe: for if his lawe did stand, then we should not bee deceiued, nor slandered, nor enuied, nor iniured, nor oppressed. God hath commaunded euery man to lende freely, and who would not borrow freely? Therefore they which brought in Vsurie, brought in a law against themselues.

Luk. 6. 35.

The first Vsurers which we reade of, were the *Jewes*, which were forbidden

*Ezek. 18. 22.**Neh. 2. 3.*

bidden to bee Vsurers, yet for want of faith and loue, *Ezekiel & Nehemiah* dooth shewe how the *Jewes*, euen the *Jewes* which receiued this lawe from God himselfe, did swarue from it as they did from the rest. First, they did lend vpon Vsurie to strangers; after they began to lende vppon Vsurie to their brethren, and now there bee no such Vsurers vppon earth, as the *Jewes* which were forbidden to be Vsurers.

Deut. 15. 10.

Whereby you may see how the malice of man hath turned mercie into crueltie. For whereas lending was commanded for the benefite of men, Vsurie hath turned it to the vndoing of men: for they take when they seeme to giue; they hurt when they seeme to helpe; they damage when they seeme to vauntage: therefore it is well noted that Vsurie hath her name of byting, and she may well signifye byting; for many haue not only been bitten by it, but deuoured by it, that is, consumed all that they haue: therefore as the Apostle saith, *If you*

Galat. 5. 15.

bite

bite one another, take heede you be not deuoured one of another: so I may say, if you be Vsurers one to another, take heede you be not deuoured one of another, for Vsurers are byters. As the name of the Diuel doth declare what an enemy he is; so the name of Vsfury doth declare what an enemy she is.

Because it signifieth an adversary.

That you may knowe Vsurie for a byter, her name doth signifie byting. If there were one byting Vsurie, and another healing Vsurie, then Vsurie should haue two names; one of byting, and another of healing: but all Vsurie signifieth byting, to shewe that all Vsurie is vnlawfull. Now, you haue heard what Vsurie is, and of what it is deriued, you shall heare the vnlawfulness of it.

Neshecc.

First, it is against the law of charitie, because charitie biddeth vs to giue euery man his owne, and to require no more than our owne; but Vsfury requireth more than her owne, & giues not to other their owne. Charitie reioiceth to communicate her goods to

I. The vnlawfulness of Vsurie.

to other, and Vfurie reioyceth to gather other mens goods to her selfe.

2. Secondly, it is against the lawe of Nations; for euery Nation hath some law against Vfurie, and some restraint against Vfurers, as you shall hear whē we speak of the punishmēt.

3. Thirdly, as it is against the law of Nations, so it is against the lawe of Nature, that is, the naturall compassion which should bee among men.

A similitude.

You see a riuer when it goeth by an empty place, it will not passe vntill it hath filled that empty place, & then it goeth forward to another emptie place and filleth it, and so to an other emptie place and filleth it, alwayes filling the places which are empty: so should wee, the rich should fill the poore, the full should fill the hungry, they which abound should fill them which want, for the rich are but Gods Amners, & their riches are committed to them of God to distribute and doo good as God doth himselfe: As the water is charitable after a sort,
so

so is the ayre, for it goeth to emptie places too, and filleth them as the water doth. Nature cannot abide that any place shuld be emptie, & therfore the ayre though it bee a light bodie, and so naturally ascendeth vpward: yet rather than any place in the earth should bee emptie, the ayre will descend as it were from his throne, and goe into caues, into dens, & into dungeons, to fill them. If the rich were so good to their emptie brethren, as the ayre and water are to other emptie things; as there is no emptie place in the world, so there should be no emptie person in the world: that is, the rich in *Israel* would fill the poore in *Israel*, but the rich make the poore to fill them, for *Vsurers* feede vpon the poore, euen as great fishes deuoure the small. Therefore he which sayd, *Let there not be a beggar in Israel*, said too, let there not bee an *Vsurer* in *Israel*; for if there bee *Vsurers* in *Israel*, there will be beggers in *Israel*, for *Vsurers* make beggers, euen as *Lawyers*

Deut. 15. 4.

4. make quarrellers. Fourthly, it is against the lawe of God. First, it is forbidden in *Exod. 22.* where it is sayd, *If thou lend money vnto my people, that is, to the poore with thee, thou shalt not oppresse them with Vsurie :* here Vsurie is called oppression, therefore if oppression be a sinne, Vsury is a sinne too. Secondly, it is forbidden in *Leu. 25. 36.* where it is sayd, *Thou shalt not giue thy money to Vsurie, nor lend thy vittales for increase.* Heere you may see, that men may bee Vsurers of vittales and other things, as well as of money. Thirdly, it is forbidden in *Dent. 23.* where it is sayd, *Thou shalt not lend vnto thy brother vpon Vsurie.* And least you should say, that hee meaneth but one kinde of Vsurie, hee sheweth, that hee meaneth all kindes of Vsurie: for after he sayth, *as vsurie of money, vsurie of vittales, vsurie of corne, or vsurie of any thing which is giuen to vsurie :* because some are not Vsurers of money, but some are Vsurers of vittales, some are Vsurers of Cloth,

Vers. 19.

Cloth, some are Vsurers of Corne, some are Vsurers of Wine, some are Vsurers of Oyle, and some of one thing, and some of another, and none would be counted Vsurers, but they which lende money vppon Vsurie; therfore God forbiddeth so precisely Vsurie of any thing, shewing, that all Vsurie is vnlawfull. It is a miserable occupation to liue by sinne, and a great comfort to a man when he looketh vpon his Gold and Siluer, and his heart telleth him, all this is well gotten, and when hee lieth vppon his death-bed, and must leaue all to his childré, he can say vnto them, I leaue you mine owne; but the Vsurer can not say, I leaue you mine owne, but I leaue you other mens, therefore the Vsurer can neuer dye in peace, because if he dye before hee make restitution, hee dyeth in his sinne. When Christ raised *Lazarus* frō death, after he had laine foure daies in the graue, hee wept so ouer his Sepulcher, that the stāders about said one to another,

Ioh. 11. 36.

Iohn. 13. 34.

See how he loued him. As it may be said of Christ, See how hee loueth vs, so it should bee sayd of vs, See how they loue one another. For Christ sayd to his Disciples, *Loue one another as I haue loued you.* But it may be sayd of the Vsurer, See how hee hateth other, and loueth himselfe. For when hee saith, that he lendeth for compassion, hee meaneth for compassion of himselfe, that hee may gaine by his pitie. The Vsurer loueth the borrower, as the Iuyce loueth the Oke: The Iuyce loueth the Oke to growe vp by it, so the Vsurer loueth the borrower to growe rich by him. The Iuyce claspeth the Oke like a louer, but it claspeth out al the iuyce and sap, that the Oke cannot thriue after: So the Vsurer lendeth like a friend, but he couenanteth like an enemy, for he claspeth the borrower with such bands, that euer after he diminisheth, as fast as the Vsurer encreaseth.

Vnderstand that
his sermon vpon
the mount, is

Christ expounding the commaundement which forbiddeth to steale,
saith,

saith, *lend freely*, shewing that *Vsurie*, because shee lendeth not freely, is a kind of theft, and the *Vsurers* a kind of theeves, for els this exposition were not right. Therefore *Zachens*, as though hee had stolne other mens goods, when he began to repent, he restored them againe foure fould, euen as theeves are inioyned to restore foure fould for that which they haue stolne, so *Zachens* restored foure fould, as though hee had stolne. It seemeth that *Zachens* was no great theefe, because hee restored foure fould for all that he had gottē wrongfully, for hee got but the fourth part of his goods wrongfully at the most, or els hee could not haue restored foure fould agayne. But now, if some should restore foure fould, for all that they haue gotten wrongfully, they should restore more than they haue, because all which *Vsurers* get, they get wrongfully: for their occupation is a sinne, and therefore one saith, Because they cannot restore foure fould

an exposition of the Commandements, or else the text will not seeme to imple this. *Luk. 19. 8.*

In some kinde of theft. *Exod. 22.*

2. Chron. 25.

heere, they shall suffer an hundreth
 fould hereafter. *Amaziah* is forbid-
 den to strengthen himselfe with the
 armies of *Israel*, onely because *Israel*,
 had offended G O D; if *Amaziah*
 might not ioyne the armies of *Israel*
 with his armies to strengthen him,
 darest thou ioyne the goods of the
 poore with thy goods to inrich thee?
 When God set *Adam* his worke, hee
 said, *In the sweate of thy browes shalt*
thou live : not in the sweate of his
 browes, but in þ sweat of thy brows;
 but the Vsurer liueth in the sweat of
 his browes, and her browes: that is, by
 the paines and cares, and labours of
 another, for he taketh no paines him-
 selfe, but onely expecteth the time
 when his interest will come in, like
 the belly which dooth no worke, and
 yet eateth all the meate. When God
 had finished his creation, he sayd vn-
 to man, and vnto beasts, and vnto
 fishes, *increase and multiplie*, but hee
 neuer saide vnto money, *increase*
and multiplie, because it is a dead
 thing

Gen. 3. 19.

Gen. 1. 28.

thing which hath no seede, and therefore is not fit to ingender. Therefore he which saith to his money, increase and multiply, begetteth a monstrous birth, like *Anah*, which deuised a creature which GOD had not created before. Christ saith to his Disciples, *If you loue but them which loue you, what are you better than the Publicans, for they loue their brethren: so I may say, if you will lend to none but to them which will pay you Vsurie for it, what are you better than the Iewes, for the Iewes would lend for Vsurie; and if you bee no better than the Iewes, then you shall speede no better than they: for as Christ sayd, Except your righteousness doe exceede the righteousness of the Pharisees, your reward shall not exceed the reward of the Pharisees: so, except your charitie doe exceede the charitie of the Iewes, your reward shall not exceede the reward of the Iewes. Altho doth shew, that y^e Vsurer is like *Esan*, of whō God saide, *Esan haue I hated.**

Gen. 36. 24.

Matth. 5. 46.

Matth. 5. 20.

Mal. 1. 3.

Vers. 5.

Now in the 112. Psalme, you shall see who is like *Iacob*, of whō God saith, *Iacob haue I loued*: for there *Dauid* saith, *a good man is merciful, & lēdeth,* and straight vppon it hee setteth this crowne, *he shall neuer be moued, but be had in perpetuall remembrance*: as if hee should say, this is the good mans *Vsurie*, this is his increase, cūe a good name, and euerlasting ioy. Againe, in the 23. of *Exod.* it is saide, *Lend vnto him which wanteth without Vsurie,* that the Lord may blesse thee: as if hee should say, let the Lord pay the increase, feare not to be loosers by doo-
 ing good, for GOD hath giuen his word to requite it himfelse. As hee saith to them which were afraid to pay tythes, & offer sacrifice, *Try me if I will not powre downe a blessing vppon you*: so hee seemeth to say vnto them which are afraid to lēd, try me if I wil not powre downe a blessing vpo you. Whō wil you trust, if you do not trust your creator, your father, your redeemer, your preseruer, & your Sauour.

Mala. 3. 10.

Deut. 25. 10.

Now

Now you haue heard the vnlaw-
fulnes of *Vsurie*, you shall heare
how many kindes there be of it. As
other Crafts are called *Mysteries*, so I
may fitly call it, the *mysterie of Vsu-*
rie, for they haue deuised moe sorts
of *Vsurie*, than there bee tricks at
Cardes, I cannot reckon halfe, and I
am afraide to shewe you all, least I
should teach you to be *Vsurers*, while
I dissuade you from *Vsurie*, yet I
will bring forth some; and the same
reasons which are alcadged against
these, shall condemne all the rest.

Some will not take *Vsurie*, but
they will haue the vse of your pa-
sture, or your land, or your orchard,
or your teame, or your kine, vntil you
pay the money againe, which in that
time will growe to a greater gaine to
the *Vsurer*, and a greater losse to the
borrower, than if he had paide more
money than other *Vsurers* are wont
to take.

¹ The kindes of
Vsurers.

Some will not take *Vsurie*, but ².
they will take plate, and vessell, and
tapiſtree,

tapistree, and bedding, and other household stuffe, to vse and weare, vntill their money come home, which will lose more in the wearing, than the interest of the money would come to. This Vsurie is forbidden in the 2. of *Amos*, where God complaineth saying, *They lye downe vpon the clothes which are laide to pledge*: shewing, that wee should not lye downe vpon such clothes, that is, wee should not vse or weare the thing which is laide to pledge.

- 3 Some will take no Vsurie, but they will take a pawne which is better than the money which they lend, and then they will couenant, that if hee bring not the money againe by such a daye, hee forfeitteth his pawne: which daye the Vsurer knoweth, that the poore man is not able to keepe, and so keepeth the pawne for his money, which is worth twise his money. This Vsurie is forbidden in *Leuit. 25.* where it is said, *Thou shalt not take Vsurie or vantage*: as if hee should

should say, thou shalt not take the forfeiture; for then thou takest vantage, when thou takest more than thou lendest.

Some will not take Vfurie, but they will buy some thing at a small price, & then couenant with the borrower that hee buie the same againe of the same price at such a day, which day the Vsurer knoweth that the borrower is not able to keepe, and so hee getteth for a little that which the other might haue sold for much more. This Vfurie is condemned in the 1. Thess. 4. where it is said, *Let no man defraude or circumuent his brother in any thing.*

Some wil not take Vfurie, but they will lend out their money to occupiers, vpon condition to bee partakers in their gaines, but not in their losses: so one takes al the paines and abideth all the venture, and the other which takes no pains, reapeth halfe the profit. This Vfurie is forbiddē in 2. Thessa. 3. 10. where it is saide, *Hee which*

which will not worke let him not eate.

6. Some will not take Vsurie, but if he be a Labourer, or a Mason, or a Carpenter, which borroweth of him, he will couenant with him for so many daies worke, he shall labour with him so many daies, or so many weekes for no money, but the lone of money. This Vsurie is condemned in *Luke 10.7.* where it is said, *The labourer is worthie of his hire.*

7. Some will not take Vsurie, but if you haue not present money to pay for their wares, they will set a high price of them, for the forbearing of the time, and so they doo not onclie sell their wares, but they sel time too: that is, they doo not onely sell their owne, but they sell Gods own. Therefore one saith of these, *When he selleth the day hee selleth the light, and when he selleth the night he selleth rest; therefore when hee would haue the light of Heauen, and the rest of Paradise, it shal bee saide vnto him that hee hath solde both alreadie. For he solde light when he*

*he solde the day, and he solde rest when
he solde the night: and therefore now he
can haue neither light nor rest. Here-
after let not the Londoners say that
they giue time, but that they sel time.*

*There be other Vsurers which wil
not lend themselues, but giue leaue
to their wiues, & they play like huck-
sters, that is, euery moneth a peny for
a shilling, which is one hundred for
another in the yeare.*

*But that I was informed of them
since this sermon was preached, I had
left out our capitall Vsurers, which
wil not lend any money, because they
dare not require so much gaine as
they would haue, but if you would
borrow an hundred pound, they will
giue you wares worth three score
pound, and you shall answer them an
hundred pound for it. These are the
Vsurers generall, which lurke about
the Citie like Rats, and Wefels, and
Fulmers, of whome may be saide the
same which is said of the diuels, *they
seeke whome they may deuoure.**

1. Pet. 5. 8.

There

Vsuries Coosins.

10

There be other Cosins to Vsurers, which are not counted Vsurers, such as take money for that which they should giue free lie : such as take as much for a counterfeit as for the best : such as take a fee of a Client and do him no pleasure : such as take money for Masses, and Dirges, and Trentalls, and Pardons, and such like drugs, which doo no more good than fire out of the chimney. This is a kind of Vsurie and deceit beside, which one day they will cast away as *Iudas* did his thirtie pence.

Obiections made by Vsurers.

Now you haue heard the kinds of Vsurie, you shal heare the argumētts which are deuised for Vsurie.

Sinne is neuer complet vntill it be excused: this is the vantage which the diuell getteth by euerie sinne, whensoever he can fasten any temptation vpon vs, wee giue him a sinne for it, and an excuse to boote as *Adam* our father did. First hee sinned, and then he excused: so first we sinne, and then we excuse: first an Vsurer, and

Gen 3.

and then an excuser. Therefore euerie Vsurer will defend Vsurie with his tung, though he cōdemne it with his conscience. If the Image makers of *Ephesus* had not liued by Images, they would haue spoken for Images, no more than the rest: for none stood for Images but the Image makers: so if the Vsurers did not liue by Vsurie, they would speake for Vsurie no more than the rest: for none stand for Vsurie but Vsurers.

48.19.23.

It is an easie matter, if a man be disposed, to speake something for euerie vice; as some defend the Stewes: some defend treason; some defend Nonresidencie: some defend swearing by my faith: some defend bowling vpon the Sabaoth: and some defend Vsurie. But, will you pleade for Baal? *Iud. 6.31.*

(saith *Ioash*) that is, will you plead for sinne which will pleade against you?

A sinne is a sinne when it is defended: nay, a sinne is two sins when it is defended: for he which breaketh one of *Math. 5.19.* the least Cōmandements (saith Christ)

and

and teacheth others to doo so, *is the least in the kingdome of heauen.* A Squire of lowe degree is a Squire of no degree: so the least in the kingdome of heauen is none of the kingdome of heauē. Who then is the least in the kingdome of heauen? not hee which breaketh the least of the commandements, but he which teacheth others to doo so: that is, he which by defending, and excusing, & minsing, and extenuating his sinne, incourageth others to sinne too.

To defend Vsurie, they distinguish vpon it, as they distinguish of lying: as they say, there is a pernicious lye, and an officious lye, and a merry lye, and a godly lye: so they say, there is the Merchants Vsurie, and the Strangers Vsurie, and the Widowes Vsurie, and the Orphanes Vsurie, and the poore mans Vsurie, and the biting Vsurie, and the charitable Vsurie, and the necessarie Vsurie. As God said, *ye shall dye*, and the woman saide, *peradventure yee shall*

shall dye, and the Serpent sayd, ye shall not dye; so there be three opinions of Vfurie: some say like God, *thou shalt dye*, they thinke that Vfurie is vtterly vnlawfull, because God hath vtterly forbid it: some say like the woman, *peraduenture thou shalt dye*, they doubt whether Vfurie be vtterly vnlawfull or no, because it is so much tollerated: some say like the Serpent, *thou shalt not dye*, they thinke that Vfurie is lawfull, because it is gainefull, as *Saul* thought that the Idolaters beasts should not be killed, because they were fat. But as he was commaunded to kill the fat bealls, as well as the leane, so we are commanded to kill fat finnes as well as leane sins; gainefull finnes as well as prodigall finnes.

They which pleade for Vfurie, obiect these argumets. First they say, 1. God doeth allow some kind of Vfurie, for in *Deut. 23.* it is said of a stranger *thou mayest take Vfurie*. I perceiue no scripture speaketh for Vfuriers. Of a stranger (saith God) *thou maist take*

K

Vfurie:

Three opinions of Vfurie.

Gen. 3.

1. Sam. 15. 9.

Obiections for Vfurie.

Vsurie : but thou takest *Vsurie* of thy brother, therefore this condemneth thee, because thou vvest thy brother like a stranger. Heere *stranger* doth signifie the *Iewes* enemies, whom they were commaunded to destroy: therefore marke how much this maketh against *Vsurie*, which they object for *Vsurie*. God doeth not license the *Iewes* to take *Vsurie* of any, but their enemies, whome they might kill: They might not be *Vsurers* vnto any, but to them, of whome they might be destroyers, whom they might slay, of them only they might take *Vsurie*: shewing that *Vsurie* is a kind of punishmēt, and such a kind of punishment, as if we are to kill a man, it were a very fit punishmēt for him, and therefore the *Iewes* might take *Vsurie* of none, but them whom they might kill. I hope *Vsurers* will alledge this scripture no more.

2. Secondly, they say that they lend for compassion, and so make *Vsurie* a worke of charitie. This were charitie

ritie not to be partakers in our gains,
but to be partakers in our losses; but
Vsurers will bee partakers in our
gaines, but not in our losses; nay,
though we lose, yet they will gaine:
is this charitie? it is Vsurers charitie.

Thirdly, they say, if he gaine and
I gaine too, is not this well? may he
not consider my friendship, and be
thankfull? yes, he may be thanke-
full, but no man is bound to bee
thankfull, but when he hath receiued
a good turne, then he is tried whether
he will be thankfull or no: and if he
requite thy curtesie, then he is thank-
full, but if thou bind him to requite
it, then thou art couetous.

Fourthly they say, Vsurie is ne-
cessarie for Orphanes, and Wid-
dowes, and Straungers, which haue
no other way to get their liuing, and
therefore some Vsurie must be tole-
rated. If Vsurie be necessarie for vs,
how did the *Jewes* without it? Did
God thinke it good for the state of
their common weale to be without

Vsurers? and is it good for the state of our common weale to haue Vsurers? this is wisdom against God.

5. Fifthly they say: If I may not gaine by the money which I lend, I will lend no more, but keepe my money to my selfe: nay, that is as bad to keepe thy money from them which neede, as to lend thy money for Vsurie. For Christ saith, *from him which borroweth, turne not away thy face.* Therefore thou art bound to lende. As he hath a curse in *Prou. 11.* which keepeth his Corne when he should sell it to them which hunger; so he hath a curse in *Eze. 18.* which keepeth his money when he should lend it to them which want.

Math. 5. 42.

6. Sixtly they say, because Vsurie comes of biting, the biting Vsurie is onely forbidden, and none but the biting Vsurie: why then all Vsurie is forbidden, for all Vsurie commeth of biting, so the wise God hath giuen it a name to condemne it.
7. Lastly, they alledge the Law of the land

land for it, and say, the Queenes Statute doeth allow vs to take vppon Vsurie tenne in the hundreth. These are like the *Iewes* which said, *We haue a law, and by our law he shal dye*: when they could not say by Gods lawe he shall die, then they sayd *by our law he shall dye*: so when they cannot say by Gods lawe we may take Vsurie, they say by mans lawe we may take Vsurie, this is the poorest defence of all the rest: for if Gods law forbid thee, can any lawe of man excuse thee? As it would not serue *Adam* to say, *the woman bad mee*; so it will not serue the Vsurer to say, the Lawe doth licence me. But he cannot say, the Law doth license me: for though peraduenture our Lawe do tollerate more than should be tollerated, yet I woulde haue you knowe, that our Lawe doth not allow ten in the hundreth, nor fise in the hundreth, nor one in the hundreth, nor any Vsurie at all: but there is a restraint in our Law, that no Vsurer take aboue tenne

Iohn. 19.7.

Gen. 3.

in the hundreth, it doth not allow ten in the hundreth; but punisheth that tyrant which exacteth aboue ten in the hundreth. It is much like that tolleration which we reade of diuorces. For the hardnesse of mens hearts, Christ saith, that *Moses* did suffer the man and wife to part asunder: So for the hardnesse of mens harts, our *Moses* our Prince is faine to suffer as it were a kinde of *Vsurie*, because otherwise no men would lend.

Math. 19. 7.

These are the best excuses which our *Vsurers* haue to pleade for themselves, against they come before the tribunal of God; and if their reasons will not stand before men nor their owne conscience, how will they stand before the Lord? And yet hee which speaketh to these, maketh himselfe a mocke. Christ preached many Sermons, and was neuer scorned at any, but when he preached against couetousnesse, then it is sayd that he was mocked: shewing that these kind of men is most incorrigible & wedded

Luk. 16. 14.

to

to their sinne till death make them part. Yet for their greater condemnation, we are commāded to speak to them which will not heare: of which number is euery reader of this Sermon if he be a Vsurer after. *Ezek. 2. 5.*

Now, you long to heare what the Vsurer is like. To what shall I liken this generation? They are like a Butlers boxe: for as all the counters at last come to the Butler; so al the money at last commeth to the Vsurer, ten after ten, and ten after ten, and ten to ten, till at last he receiue not onely ten for an hundreth, but an hundreth for ten. This is the onely difference, that the Butler can receiue no more than hee deliuered: but the Vsurer receiueth more than hee deliuereth. They are like a Moth; euen as a Moth eateth a hole in cloath, so Vsurie eateth a hole in siluer: If you haue a peece of siluer which is as much as an hundred pounds, in one yeare Vsurie will eate a hole in it as big as ten pounds: in two yeares she will eate a

What the Vsurer is like.

hole as big as twentie pounds : in three yeares she will eate a hole as big as thirty pounds. Nay, now they say, he is but a bad husband which can not eate a hole as big as fiftie pounds in a yeare : that is, which cannot gaine halfe in halfe: how many holes haue these Moth's eaten in poore mens garments ? They are like Non-residents, that is, such bad members, that no man speaketh for them but themselves. As no man standeth for Nonresidence, but hee which is a Nonresident, or he which would be a Nonresident : so no man standeth for Vsurie, but he which is an Vsurer, or he which would be an Vsurer. They are like *Iezabel*, which

1. King. 21. 7. sayd, *Let me alone, I haue a way.* If there be no way to liue (sayeth the false Steward) I know what to doo, I will deceiue: so if there be no way to liue (sayeth the Vsurer) I know what to doo, I will oppresse : If I cannot liue by buying, nor by selling, nor by flattering, nor by laboring,

Luk. 16. 4.

ring, I will liue by opprefion. But as one in his Comment speakes to the false Steward, *Thou sayest I know what to doo, but dost thou know what thou shalt suffer?* So I say to Vsurers, you say you know what to doo, but doo you know what you shall suffer? In deed he knoweth not what to do, which knoweth not to do well: and therefore Christ sayd of his persecutors, *that they knewe not what they did.* *Luk. 23.34.* Heere I will end the first dayes examination.

Now I may conclude with *Paule*, *1. Cor. 7.10.* *I haue not spoken, but the Lord:* and therefore as the Lord said vnto *Saul*, *Act. 9.22.* that hee persecuted hym; so they which resist this doctrine doo contemne him, and not me.

The end of the first Sermon.



The Examination of Vsurie.

The second Sermon.



I remayneth that wee speake of the Vsurers punishment: Then, what may be thought of them which do not take Vsurie, but giue Vsurie. Lastly, what they should do, which haue got their riches by Vsurie.

To begin with the punishment, not only Gods law, but euen the Cannon lawe doth so condemne Vsurie, that first it doth excommunicate him 1. from the Church, as though he had no communion with Saints.

Secondly, it doth detaine him from 2. the Sacraments, as though he had no communion with Christ.

Thirdly,

The punishment
of Vsurers.

2 *The second Sermon*

3. Thirdly, it dooth depriue him of his Sepulcher, and wil not suffer him to bee buried, as though he were not worthie to lye in the earth but to lye in hell.
4. Lastly, it maketh his will to be no wil, as though his goods were not his owne: for nothing is ours but that which we haue rightlie got: & therefore we say, It is mine by right, as though it were not ours, vnles it bee ours by right. This is the iudgement of mans lawe.

Now you shall heare the iudgement of Gods lawe. A Vsurer dooth receiue two Incomes; one of the borrower, and another of the reuenger; of the borrower he lookes for gaine; but of the reuenger hee lookes for punishment: therefore all the Scripture prophecietieth euill vnto him, as *Michaiah* did to *Achab*. *Salomon* saith. *Hee which increaseth his riches by Usurie, gathereth for them which will bee mercifull to the poore.* As if hee should say, when hee hath laden him-

himselfe like a cart, he shall be vnloaden like a cart againe, and they shall inherit his money for whome he did neuer gather it. For, he which is vnmercifull to the poore, meaneth not to gather for them which wil be mercifull to the poore: but *Salomon* saith, That they shall bee his heires which will be mercifull as he was vnmercifull.

Now marke whether this prophetic of *Salomon* bee true, I knowe not how many in this Citie doo increase by Vsurie; but this prophetic seemeth to bee verified of many: For it is noted, that the riches and lands of Aldermen and Merchants, and other in *London*, doo not last so long, nor indure so well, as the riches and lands of others in the cuntrey, & that their children doo not proue so well as others, nor come to that place in the Common weale, which for their welth their parents looked that they should come to, I can giue no reason for it but the reason of *Salomon*,

Hee

He which increaseth by Usurie, gathereth for them which will be mercifull to the poore. That is, their riches shall goe from their heires to Gods heires, according to that, *The riches of the sinner is laid up for the righteous*: that is, the righteous shall inioy that which the wicked gathereth. All riches are vncertaine, but the riches which are euill gotten, are most vncertaine: They may be called moueable goods, for they are very moouable, like the clowdes which neuer rest till they fall as they climed. God saith, that hee will smite the Vsurer with his fist, not with the palme of his hand, but with his fist, which giueth a greater blow. As his hands were shut against the poore, so Gods hands shall be shut against him, that his punishment may be like his sinne. But if you will heare their finall sentence, *Dauid saith here, That they shall not dwell in Gods temple, nor rest in his bo-lie mountaine.* Then we will seeke no moe punishments, for this punishment

Pro. 13. 22.

Ezek. 22. 13.

ment is all punishments, If they shall not come to heauen, whose then shall those riches bee? Nay, whose then shall the owner bee when that daye comineth? If he shall not rest in heauen, then hee shall rest in hell where no rest is. Then saith one, the Vsurer shall crie vnto his children, Cursed bee you my children, because you were the cause of these torments, for least you should be poore, I was an Vsurer, & robbed other, to leaue riches vnto you. To whome, the children shall replie againe, nay, Cursed bee you father, for you were the cause of our torments; for if you had not left vs other mens goodes, we had not kept other mens goodes. Thus when they are cursed of God, they shall curse one another, curse the Lorde for condemning them, curse their sinnes for accusing them, curse their Parents for begetting them, and curse themselves, because they cannot helpe themselves: As they which are blessed doo nothing

Note.

thing but blesse, so they which are cursed, do nothing but curse. This is the second Vsurie which the Vsurer shall receiue of God, after hee hath receiued Vsurie of men, then the name of Vsurie shall be fulfilled, as it signifieth biting, so when it hath bitten other, it shall bite the Vsurer too, and neuer rest biting; then they shall wish that they could restore againe as *Zachens* did, and shall not restore, because their money is gone. Therefore if Christ be come to your hearts, as he came to *Zachens* house, restore now as *Zachens* did, and escape this iudgement. This is the end of the Vsurer and his money, if they stay together till death, yet at last there shall be a diuision. The Deuill shall take his soule, the earth shall take his body, the strangers shall take his goods, and the mourners shall reioyce vnder their blackes, and say, Wickednes is come to the graue.

Therefore, if thou wouldest not be counted an Vsurer then, refraine

to

Luk. 19.

Note.

to be an *Vsurer* now, for they which are *Vsurers* now, shall be counted *Vsurers* then. Thus you haue heard the *Vsurers* payment.

Now if you will know whether it be vnlawfull to giue vsurie, as it is vnlawfull to take vsury, I wish that you could resolue your selues, that I might not speak of it: for I haue heard som preachers say, that there be some truthe which they would be loth to preach, and so there be some truthe which I would be loth to preach, because many heare by halues, and some for malice or ignorance, will take things otherwise thē they are spoken, yet because I haue promised, I wil speak some thing of it.

Whither it be vnlawful to giue vsurie.

Well then, may we neither take vsurie, nor giue vsurie? I knowe that *Ieremie* saith, *I haue not lent vpon vsurie to others, neither haue others lent vpon vsury to me*: as though both were vnlawfull, not only to take vsurie, but to giue vsurie. But thereby *Ieremie* doth signifie, that hee was no medler in the worlde, whereby they should enuie him like o-

Iere. 15, 10

1. Ob.

Answer.

L.

ther

The second Sermon

ther men,& therefore he cleareth himselfe chiefly from vsury, because Vsurers were most enuied. And to shewe that he was not an Vsurer, he saith that he was not a borrower, which is more lawful then to be an Vsurer, like a man which saith, I doe neither hate him nor know him. Why it was lawful to know him, but to proue that he did not hate him, he saith, he dooth not know him. So *Ieremie*, to prooue that he had not lent vpon vsury, doth say, that he neuer borrowed vpon vsurie, which many wil

2. Ob. doe that wil not lend. The best Expositors giue this sence of it. I know beside, that Christ did cast forth the buyers out of the Temple, as well as the sellers, but that was not for buying, but for buying in the Temple, where they should not buy, but pray: or els it was as lawful to buy any thing, as it is lawfull to vse it.

Answer.

3. Ob. I knowe beside, that it is a common saying, if there were no buiers, there would be no sellers, if there were no bribe giuers, there would be no brybe takers.

takers. But in this case it may be rather said, if there were no takers, there wold be no giuers, for the giuer dooth not make the receiuer to take, but the receiuer doth make the giuer to giue, because he will not lend vnlesse the other will giue him for the lone: therefore as we say, the receiuer makes the thiefe: so I may say, the receiuer of vsurie, makes the giuer of vsurie. Therefore I woulde be loth to compare thē which are constrained to borrow vpon vsury, vnto them which did buy in the Temple, & were not constrained more thē they which sold in the Temple. Much lesse may I compare them which giue vsury vnto them which take vsury: for there is as great ods betweene them, as there is between giuing and taking, or between couetousnes and necessity, for one is couetousnes, & the other is necessity. Hee which lendeth for vsurie, lendeth for couetousnes, but hee which borroweth vpon vsury, borroweth for necessitie.

Now, for necessitie God hath allowed

L. 2.

many

Answer.

The second Sermon

many things, as for necessity it was law-
ful for *Adams* sonnes to marry with *A-*
dams daughters, because there were no
other women. For necessity it was law-
1, Sam, 21, 6 full for *Dauid* to eat the Shewbreade,
because he had no other foode. For ne-
cessity it was lawful to work, and heale,
Luke, 13, 10, and fight vpon the Saboth, which was
not lawfull, but for necessity. Therefore
for necessity why may not a man pay
more thē he borrowed, seeing no scrip-
ture dooth forbid vs to pay more than
we borrowed, but to require more thē
we lend. Some doe thinke, that as God
did vse the ambition of *Absalon*, & the
malice of *Pharao*, and the trecherie of
Iudas vnto good: so men may vse the
couetousnes of vsurers vnto good, that
is, to help at a neede when a man is like
to be vndoone, and his children cast a-
way, and his lease forfeited, & many in-
cōueniences beside like to ensue, which
you know better then I, vnlesse he haue
present money at sometime to preuent
a mischiefe. For example hereof, I may
alleage how *Iacob* did vse the sin of *La-*
ban,

ban, Laban did euill in swearing by I- *Gene, 31, 53*
dols, but *Iacob* did not euil in receiuing
such an oth of him, though it was an
vnlawfull oth. So, though the Vsurer
doe euill in taking vsurie, yet a man
doth not euill in giuing vsury. Beside, I
may alleage the example of *Abraham*
and *Abimelech*: *Abraham* made a co- *Gene, 21, 32*
uenant with *Abimelech*: to confirme
this couenant, *Abraham* sware, and *A-*
bimelech sware, *Abraham* sware by the
true God, but *Abimelech* sware by his
false Gods, & yet *Abraham* did receiue
this oth and sinned not. So if her Ma-
iestie and the Turke shold make a co-
uenant, the Turke would not sweare as
the Queene woulde sweare; for the
Queene wold sweare by the Lord, but
the Turke wold sweare by Mahomet:
if it be lawfull then to receiue such an
oth, though it be an vnlawful oth, why
may it not be lawfull for me, to gyue
more then I borrowed, though it bee
vnlawful for the Vsurer to take more
then he lended? Beside, a Prince may
not pardon a wilfull murtherer, yet I

The second Sermon

Mat, 17, 17,

think that no man will say in haſt, that hee which hath committed murder may not take a pardon. As this vnlawful giuing doth not make the taking vnlawful; ſo the other vnlawful taking doth not make the giuing vnlawful. Beſide, it is lawfull to ſuffer iniurie, though it be vnlawfull to offer iniurie: it is lawfull to ſuffer iniurie, as Chriſt paid tribute, which was iniurie; but, it is not lawfull to offer iniurie, becauſe there are fixe Commandements againſt it.

Now, to take vſury, is as it were to offer iniury: but to giue vſury, is as it were to ſuffer iniurie, therefore though I may not take more then I borrowed, yet I may giue more than I borrowed.

Moreouer, I may compare giuing of vſurie to ſwearing; if a man ſwear without cauſe, he ſinneth, but if he ſwear as the word teacheth him to ſwear, he ſinneth not: ſo, if a man borrowe vpon vſurie & borrow without cauſe, hee ſinneth, becauſe hee feedeth the Vſurer: but els, as a man may ſwear in ſome caſe, ſo in ſome caſe a man may borrow vpon

vpou vsurie, that is, in case of necessitie, when a man must needes borrow, and can borrow of none but of Vsurers.

Lastly, I may alleage that vsurie and Vsurer, are neuer read in the scripture, but they signifie him that takes vsurie, not him which giues vsurie: and therefore the scripture seemeth to forbidde taking, but not giuing.

Many reasons more are alleaged, which I cannot refute, and therefore I will not contradict them: yet I meane not to decide the question, because I wil not be mistaken; but if some shold come vnto me in that necessitie & extremitie which I can imagine, and aske; may I borrow money of these Vsurers to saue my life, or my credite, or my lyuing, seeing no man will lend me free-lie? I would aunswer him as the Prophet aunswered *Naaman*, neither doe, nor doe not, but *goe in peace*. I will not forbid thee, nor I will not condemne thee, but if thy conscience condemne thee not, I thinke thy sinne one of the least sinnes; and as *Naaman* prayed;

Lord

The second Sermon

2, Reg, 5, 18 Lorde be merciful vnto me in this: so I thinke the Lord will be mercifull vnto thee in this: but if thy conscience goe against it: then doe it not, for it is sin to thee, though it be free for another, because whatsoeuer is not done of faith is sin. *Rom, 14, 23.* I charge you in the feare of God, that you doe not mistake that which is said, for I know no learned Preacher, nor learned writer of other mind. Yet least you should mistake the matter, as I distinguished of lenders, so I wil distinguish of borrowers.

Diuers
kindes of
borrowers.

If some may borrow vpon vsurie, it doth not followe that all may borrowe vpon vsurie, because all haue not the like cause: therefore doe not say that I teach you to borrow vpon vsurie, for I think that the most in this citie which borrow vpon vsurie, should not borrow as they doe, because they rather maintaine vsury, then supply their necessity. Some I know borrow for meere necessitie; if any may be allowed, those are they: but there is a kinde of borrowers in this Cittie, which feede Vsurers

as

as the bellowes kindle the fire, for they haue no neede to borrowe, but because they would be rich, and richer, & richest of al: therefore they wil imploy all the money which they can borrow, thinking to gette more by the vse of it, thē the vsurie of it doth come to. This maketh them sell their wares so deere, because they must not onelie gaine the price but the interest beside, and more than the interest too, or els they gaine nothing. These borrowers are in another predicament thā those which borrow for necessitie, and therefore if they be not old enough to answer for themselves, I am too young to aunswere for them. There are other borrowers as I haue heard, which for som secret cause wold seeme barer & needier than they are, eyther because they woulde not be charged deepelie with Subsidies, or els because they woulde compounde with theyr Creditors for a little: therefore they will haue alwaies some thing for vsury, that their Creditors may thinke them bare of mony, or that other may
pittie

The second Sermon

pittie them in theyr charges. These are like those Foxes which haue wealth enough to pay their debts, and yet lye in prison because they woulde defraude theyr Creditors. I doubt not but there be more sorts then I knowe, I cannot hunte euery corner because I want experience: but this is my conclusion: I would haue no man pay interest vnto Vsurers but for necessitie, euē as a traualer giueth his purse to a thiefe, because he cannot chuse. Thus you haue heard what I can say of thē which take vsurie, and them which giue vsurie.

Note.

What Vsurers shoulde doe with their gains.

Now you would vnderstand the last question. If you haue been Vsurers already, what you shoulde doe with that mony which you haue gained by vsurie? Surely euē as *Zacheus* did, restore it againe. If you cannot say as *Samuell* said, *whose goods haue I taken?* thē you must say as *Zacheus* saide, *whose goods haue I kept?* The best thing is to doe no man wrong, but the next to that is, to make him amends. This God signifieth when he saith, *Put away the execrable*

1, Sam, 12, 3

Luke, 19, 8,

Iosb, 6, 18,

crable thing from you, that is, let no vn-
lawful thing stay in your handes, like
the wedge of *Achan*, which he had got
by sin. The same lawe serueth for all
which is gotte wrongfully, which was
instituted against theeues, *Restore it a- Exod, 22,*
gain: the reason of this law is, because
the sinne is not remitted, vntil the debt
be restored, for as humilitie is the re-
pentance of pride, & abstinence is the
repentance of surfet, and almes is the
repentance of couetousnes, & forgiue-
nes is the repentance of malice, so resti-
tution is the repentance of vsurie; as
hee which is not hūble doth not repent
his pride, hee which doth not abstaine,
doth not repent his gluttony, he which
doth not forgiue, doth not repent hys
malice, so he which dooth not restore,
doth not repent his vsurie. For howe
can he be said to repent for his vsurie,
which liueth by vsury still. Therefore
Daniel saith to *Nabuchadnezzar*, *break Dan, 4, 24*
off thy sins by righteousness, shewing, that
nothing but righteousness can breake
vnrightheousnes. As diseases are healed
by

The second Sermon

by the contrary, so pride is healed by humilitie, gluttonie by abstinence, malice by forgiuenesse, couetousnesse by almes, and vsury by restoring. Thys

2, Cor, 7, 11, Paule calleth, The reuenge of a Chrstian,

whē he takes reuenge vpon his sins, & punisheth his lusts, so that he maketh them doe contrary to that which they would doe. Therefore you must restore that which you haue got by vsurie, or els you doe not repent of your vsurie.

As a Camell when he comes home casteth off his burthen at the doore, that hee may enter into his stable, so they which are ladē with other mens goods, when they goe to heauen, must leaue their burthen where they had it, least they be too grose to get in at the narrow gate. But as the disciples of Christ said, *This is a harde speech*, so to them which haue gotte most that they haue by vnlawfull meanes, this is a harde speech, to bid them restore it againe, there be two great rubs in the way.

First, the losse which they shall sustaine, if they restore againe all which they

Two ob-
jections.

they haue got vniustly. Then the difficultie to restore it againe to the right parties. If you aske me, as *Amaziah* asked the Prophet, *How shall wee doe for those hundredth tallents?* How shall I liue whē all is gone that I haue got wrongfully? I can say no more then the Prophet saide to him, *The Lorde is able to giue thee more then this.* *Zacheus* did not feare how he should liue, but *Zacheus* did feare to offende: so thou shouldest not feare to restore other mens goods, but thou shouldest feare to keepe other mens goods: & as *Zacheus* liued when hee had restored, so thou shalt liue whē thou hast restored. He which saith, *Trie me if I will not powre down a blessing*, trie him whether hee will not powre downe a blessing; for hee hath promised to blesse the lender as wel as the Sacrificer. He which is the Lord of all, can giue thee more then thou needest: but if you cannot restore to the owner, nor to his heirs, then giue it to the poore, for they are the next heires, and repent that thou hast kept it so long

2, Chro, 25. 9

Luke 19.

Mala. 3. 10.

Deu. 15. 10.

The second Sermon

long : but in no wise thou maicst keep it to thy selfe , because it is none of thine.

Isay. 38. 6.

When *Hezekiah* was like to die, *Esay* said vnto him, *Set thy things in order before thou die*. That which he aduised him, he aduiseeth all ; set your things in order before you die . What is this to set thinges in order, but to restore vnto euerie one his owne ? When thou bequeathest thy bodie to the earth , then thy bodie is set in order : when thou bequeathest thy soule to God, then thy soule is sette in order : when thou bequeathest thy goods to the owners, the thy goods are sette in order : therefore if thou die with other mens goods in thy hand , then thou dyest before thou hast set thinges in order, and then thou dyest in thy sinnes , and then no promise in all the Scripture appertaineth vnto thee, because nothing is promised vnto sinners, but vnto penitent sinners. Therefore that you may not die in your sinnes, it is necessary to make restitution before you dye , or else you die in
your

monition

your sinne, and are crossed out of al the ioyes of heauen. Wherefore as *Abner* saide to *Ioab*, *Knowest thou not that it will be bitternes in the latter ende?* So remember whether this course will bee sweete or bitter in the ende. If they be condemned which giue not their own goods to them which neede, like the rich glutton, howe can they be saued which drawe other mens goods from them, that haue more neede of theirs?

Thus you haue heard the diffinition of vsurie, and the deriuation of it, and the vnlawfulnes of it, & the kindes of it, and the punishment of it, and the arguments which are alleaged for it, and what may be thought of thē which doe not take vsurie but giue vsurie, and what they should doo which haue got their liuing by vsurie.

Now, seing you may not be Vsurers to men, let euery man heereafter be an Vsurer to God, which promiseth; If thou leaue father, or mother, or wife, or Children, or house, or lande for him, not ten in the hundreth, but an hundreth for

2. Sam, 2, 26

Mat. 19, 26.

The second Sermon

for ten; nay an hundred for one, &
the world to com, life euerlasting: th
is, a thousande for one. That we ma
receiue this vsurie, let vs pray that th
wordes which wee haue heard out
this Psalme, may dwell with vs till we
dwell in heauen. Finis

Finis

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A. B. 1. 2. 3. 4. 5. 6. 7. 8. 9. 10.

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